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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Donald R. Peterson et al.

§ Group Art Unit: 2172

JUN 02 2004

Serial No.: 09/784,392

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Filed: February 15, 2001

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Examiner:

Chongshan Chen

For: OPTIMIZED END
TRANSACTION PROCESSING

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Atty. Dkt. No.:

9417 (NCR.0026US)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION MAILED APRIL 5, 2004

Dear Sir:

In response to the Office Action of April 5, 2004, please amend the above-identified application as follows:

The Claims are reflected in the listing of claims, which begins on page 2 of this paper. The claims have not been amended by this paper.

Remarks/Arguments begin on page 10 of this paper.

please do not enter.

cl.

Date of Deposit:	<i>June 2, 2004</i>
I certify that this document and authorization to charge deposit account is being facsimile transmitted to the Commissioner for Patents Office (Fax No. 703/872-9306) on the date indicated above.	
<i>Donald L. Thomas</i> Donald L. Thomas	